

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

LISA DAWN CEFALU

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-22844

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/16/2018 and confirmed on 9/28/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		23,481.54
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		23,481.54

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	1,076.75	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,576.75

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 7538				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 7538				
	CAPITAL ONE AUTO FINANCE - DIV CAPIT	0.00	0.00	0.00	0.00
	Acct: 5789				
	*** NONE ***				

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	LISA DAWN CEFALU	0.00	0.00	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,500.00	3,500.00	0.00	0.00
	Acct:				
	*** NONE ***				

Unsecured					
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 2726				
	QUANTUM3 GROUP LLC AGNT - COMENIT	1,336.91	472.18	0.00	472.18
	Acct: 9331				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 4717				
	CITIBANK NA**	0.00	0.00	0.00	0.00
	Acct: 0115				
	CITIZENS BANK NA	6,562.73	2,317.89	0.00	2,317.89
	Acct: 7604				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 0677				
	QUANTUM3 GROUP LLC - AGENT COMEN	1,092.20	385.75	0.00	385.75
	Acct: 6426				
	QUANTUM3 GROUP LLC - AGENT COMEN	3,139.92	1,108.99	0.00	1,108.99

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3729				
	DEPARTMENT STORES NATIONAL BANK	3,450.34	1,218.63	0.00	1,218.63
	Acct: 5990				
	CAPITAL ONE NA**	202.07	71.37	0.00	71.37
	Acct: 6969				
	MED EXPRESS	0.00	0.00	0.00	0.00
	Acct: 3908				
	JEFFERSON CAPITAL SYSTEMS LLC*	5,142.69	1,816.35	0.00	1,816.35
	Acct: 0971				
	PA STATE EMPLOYEES CU/PSECU	13,983.81	4,938.94	0.00	4,938.94
	Acct: 4586				
	CITIBANK NA**	3,057.20	1,079.77	0.00	1,079.77
	Acct: 2932				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 5517				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 1197				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 6052				
	PORTFOLIO RECOVERY ASSOCIATES LLC	419.94	148.32	0.00	148.32
	Acct: 9716				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 7162				
	TD BANK USA NA**	8,836.97	3,121.13	0.00	3,121.13
	Acct: 1171				
	PORTFOLIO RECOVERY ASSOCIATES LLC	1,576.03	556.64	0.00	556.64
	Acct: 3258				
	UPMC HEALTH SERVICES	0.00	0.00	0.00	0.00
	Acct:				
	UPMC PHYSICIAN SERVICES	703.65	248.52	0.00	248.52
	Acct: 4586				
	PNC BANK NA	4,021.37	1,420.31	0.00	1,420.31
	Acct: 2772				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9716				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	PETE CEFALU	0.00	0.00	0.00	0.00
	Acct:				
					18,904.79

TOTAL PAID TO CREDITORS

18,904.79

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	0.00
UNSECURED	53,525.83

Date: 02/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 5 of 8  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

LISA DAWN CEFALU

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-22844

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Lisa Dawn Cefalu  
Debtor

Case No. 18-22844-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 28, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2024:

Recip ID	Recipient Name and Address
db	+ Lisa Dawn Cefalu, 695 Heasley Road, Pittsburgh, PA 15223-1042
14881805	Kohls / Capital One, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 29 2024 00:39:20	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14881792	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 29 2024 00:25:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14881793	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 29 2024 00:27:45	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14882664	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 29 2024 00:25:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14881794	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 29 2024 00:28:12	Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864
14883877	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 29 2024 00:28:28	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14913903	Email/PDF: bncnotices@becket-lee.com	Feb 29 2024 09:43:10	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14881795	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 29 2024 00:26:00	Cb / Talbots, Po Box 182789, Columbus, OH 43218-2789
14881797	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 29 2024 00:27:46	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14920298	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 29 2024 00:28:14	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14881798	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 29 2024 00:25:00	Citizens Bank, 1000 Lafayette Boulevard, Bridgeport, CT 06604-4725
14881799	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 29 2024 00:26:00	Comenity Bank / Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
14881800	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 29 2024 00:26:00	Comenity Bank / Talbots, Po Box 182789, Columbus, OH 43218-2789
14881801	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 29 2024 00:26:00	Comenity Capital Bank / HSN, Po Box 182120, Columbus, OH 43218-2120
14881802	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 29 2024 00:26:00	Comenity Capital Bank / J. Jill, Po Box 182120, Columbus, OH 43218-2120
14881803	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

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User: auto

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		Feb 29 2024 00:26:00	Comenity Capital Bank / Ulta Mc, Po Box 182120, Columbus, OH 43218-2120
14881804	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 29 2024 00:51:36	Dsnb Macys, Po Box 8218, Mason, OH 45040
14918978	Email/Text: bnc-quantum@quantum3group.com	Feb 29 2024 00:26:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14881796	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 29 2024 00:51:45	Chase Card, Po Box 15298, Wilmington, DE 19850
14881806	^ MEBN	Feb 29 2024 00:14:54	MedExpress Billing, PO Box 14000, Belfast, ME 04915-4033
14881807	+ Email/Text: bnc@nordstrom.com	Feb 29 2024 00:25:34	Nordstrom / TD Bank Usa, 13531 East Caley Avenue, Englewood, CO 80111-6505
14912531	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 29 2024 00:26:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14915022	Email/Text: Bankruptcy.Notices@pnc.com	Feb 29 2024 00:25:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14918530	Email/Text: Bankruptcy.Notices@pnc.com	Feb 29 2024 00:25:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14881808	Email/Text: Bankruptcy.Notices@pnc.com	Feb 29 2024 00:25:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14917752	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 29 2024 00:38:50	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14882239	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 29 2024 00:28:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14914003	+ Email/Text: bankruptcynotices@psecu.com	Feb 29 2024 00:26:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14881809	+ Email/Text: bankruptcynotices@psecu.com	Feb 29 2024 00:26:00	PSECU, 1500 Elmerton Avenue, Harrisburg, PA 17110-9214
14915548	Email/Text: bnc-quantum@quantum3group.com	Feb 29 2024 00:26:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14915547	Email/Text: bnc-quantum@quantum3group.com	Feb 29 2024 00:26:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14881811	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 29 2024 00:50:39	Sears / Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14881810	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 29 2024 00:28:13	Sears / Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14881812	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 29 2024 00:39:59	Syncb / Gap, Po Box 965005, Orlando, FL 32896-5005
14881813	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 29 2024 00:38:50	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14881814	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 29 2024 00:39:41	Syncb / Lens Crafters, Po Box 965036, Orlando, FL 32896-5036
14881815	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 29 2024 00:28:08	Syncb / QVC, Po Box 965018, Orlando, FL 32896-5018
14920161	+ Email/Text: bncmail@w-legal.com	Feb 29 2024 00:26:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14881816	+ Email/Text: bncmail@w-legal.com	Feb 29 2024 00:26:00	Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673
14881817	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 29 2024 00:28:29	The Home Depot / Cbna, Po Box 6497, Sioux

District/off: 0315-2

User: auto

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Falls, SD 57117-6497

14881818 + Email/Text: bankruptcydepartment@tsico.com

Feb 29 2024 00:26:00

Transworld Systems Inc / 51, PO Box 15273,  
Wilmington, DE 19850-5273

14881819 ^ MEBN

Feb 29 2024 00:14:51

UPMC Health Services, PO Box 371472,  
Pittsburgh, PA 15250-7472

14915055 Email/Text: BNCnotices@dcmsservices.com

Feb 29 2024 00:25:00

UPMC Physician Services, PO Box 1123,  
Minneapolis, MN 55440-1123

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2024 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Lisa Dawn Cefalu dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4